

## HSA INVESTMENT ACCOUNT FAQs

### Managing Your Account

#### How do I open an HSA Investment account?

Visit our website, go to the Investment Services page at [theHSAauthority.com](https://theHSAauthority.com) and complete an Investment Enrollment Form or call an HSA Specialist at 866-685-1064. Within 5 business days of submitting a completed Investment Enrollment Form, you will receive an email with instructions on how to establish your HSA investment password. Once logged in, you may fund your new investments from your HSA checking account. An HSA Checking account must be opened before enrolling in HSA Investments.

#### How do I access my investment account?

Visit [theHSAauthority.com/investments](https://theHSAauthority.com/investments), select **Investments** from the **Login** menu and select **HSA Investment Account Access**. Choose **Yes, Leave Site**. Be sure to bookmark or add this site as a favorite. Once logged in, you can view your investment balances, make or change your investment selections and navigate the investment fund information and selection tools.

#### Is there a fee for having an HSA Investment account?

Each year your account will be assessed a \$36 fee which will be pulled from your investment account. Your annual fee is assessed on the first business day of the month, following the month of your first deposit into your investment account and on or about, the anniversary date thereafter. The fee is deducted pro-rata according to your current investment allocations.

#### How do I update my email address?

To update the email address for your account:

1. Log into your HSA Investment account at [theHSAauthority.com](https://theHSAauthority.com). To log in, select **Login** in the upper right corner of the page, then **Investments** and **HSA Investment Account Access**.
2. Once logged in, select **Account** in the upper righthand corner of the HSA investment portal.
3. Choose the **Update Email Address** dropdown.
4. Enter your new email address in the **New Email Address** box.
5. Click on **Update Email Address**.

#### I still have questions about my HSA Investment account, who do I contact?

If you have questions about your HSA Investment account after reviewing these frequently asked questions, please contact The HSA Authority at 866-685-1064 or [HSAsupport@oldnational.com](mailto:HSAsupport@oldnational.com).

### Selecting Investments and Fund Information

#### What investment options are available through my HSA Investment account?

You can review the investment options available to you through your HSA Investment account on the [Fund Performance Dashboard](#). The Fund Performance Dashboard provides historical performance information, the fund category, and the gross expense ratio for each fund. For more in-depth information concerning the funds offered, you may also view each fund's prospectus, fact sheet, and Morningstar® page by using the **Resource Links** in the Fund Performance Dashboard.

#### Can you help me select the mutual funds I should invest in?

No. Your HSA Investment account is self-directed. This means you select the investments that are right for you. To help you make your selections, educational resources, fund information, and tools are available through the **Resources & Tutorials** page and the [Fund Performance Dashboard](#). You can also review the mutual fund's prospectuses and fact sheets for important information regarding the objectives and risks associated with investing in the mutual fund. If you still have questions, you may wish to speak with a personal investment advisor.

### Where can I find the prospectuses for the mutual funds available through my HSA Investment account?

There are several ways to find each fund's prospectus:

1. From our home page at [theHSAauthority.com](https://theHSAauthority.com) go to the **Individual/Employees** tab. Then select **Investment Services** under the **Products** heading. From the **Investment Services** page, select the **Investment Options** button.
2. You can find links to each fund's prospectus, fact sheet, and Morningstar® page on our [Fund Performance Dashboard](#) at [theHSAauthority.com](https://theHSAauthority.com).
3. You may also obtain a prospectus directly from the mutual fund company through the fund's website.

### What tools and educational resources are available to me?

When you have an HSA Investment account, you also have access to leading research and decision support tools as well as educational resources to help you make informed decisions. These are available to you through the **Resources & Tutorials** page.

### Is money invested through my HSA Investment account insured by the FDIC?

No. Mutual funds are not insured by the FDIC, nor are they guaranteed by your HSA provider. Mutual funds may lose value. It is your responsibility to understand the risks of investing your HSA dollars. If you still have questions, you may wish to work with a personal investment advisor.

### What minimum investment amounts apply to the mutual funds available through my HSA Investment account?

There are no minimum investment amounts for purchases of mutual funds through your HSA Investment account.

### Where can I find the expense ratios for the mutual funds available through my HSA Investment account?

The Fund Performance Dashboard lists the gross expense ratio for each fund available through your HSA Investment account. For additional information concerning the expense ratio and any other fees that may apply, you may review the fund's prospectus. Links to the prospectus for each fund can be found under **Resource Links** on the [Fund Performance Dashboard](#).

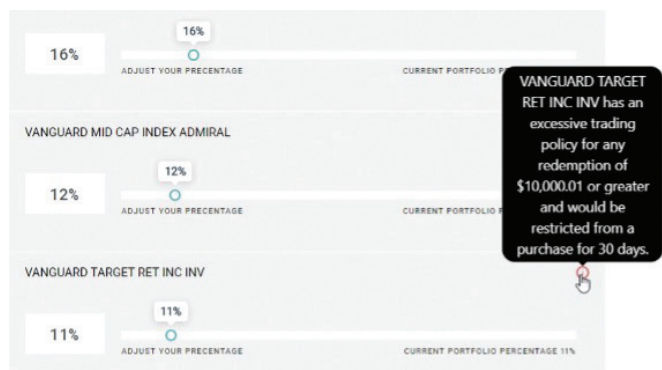
### Do any commissions or loads apply to the mutual funds available through my HSA Investment account?

No. The mutual funds available through your HSA Investment account are load-waived or no-load funds.

### Do any additional fees apply to transactions requested through my HSA Investment account?

Your HSA Investment account does not charge a fee for transactions you request through your HSA Investment account.

To curb market timing practices, certain funds may impose short term redemption fees or trading blocks. For information on whether a fund assesses short term redemption fees or blocks, as well as the specifics concerning those policies, please reference the fund's prospectus. Links to the prospectus for each fund can be found under **Resource Links** on the [Fund Performance Dashboard](#).



### How will I know if the funds I choose have a redemption or frequent trading policy?

If you see an alert icon next to a fund when you are realigning your account or transferring between investments, hover over the icon to see the trading policy that applies to that fund. (Example pictured above)

For complete information concerning redemption or frequent trading policies please refer to the fund's prospectus. Links to the prospectus for each fund can be found under **Resource Links** on the [Fund Performance Dashboard](#).

## Reviewing and Managing Your HSA Investments

### How do I move money from my HSA Checking to my HSA Investment account?

In order to move money from your HSA Checking into your HSA Investment account:

1. Log in to your HSA Investment account at [theHSAauthority.com](https://theHSAauthority.com). To log in, select **Login** in the upper right corner of the page, then **Investments** and **HSA Investment Account Access**.
2. Once logged in, click on **Move Money** under the **Invest** menu and select **To Investments**.
3. Enter the dollar amount you would like to transfer from your HSA Checking to your HSA Investment account.
4. Use the **Submit Request** button to complete your request.

**Trades resulting from requests to move money from your HSA Checking to your HSA Investment account made prior to 1pm ET on a trading day will be processed the next trading day. Trades resulting from requests to move money from your HSA Checking to your HSA Investment account made after 1pm ET on a trading day will be processed within 2 trading days.**

### How often is my HSA Investment account balance updated?

Your balance is updated on a nightly basis each day the New York Stock Exchange is open.

### How often can I make changes to my HSA Investment account?

You can make changes to your HSA Investment account as often as you choose, but please be aware, some funds may charge short-term redemption fees or institute trading blocks to prevent market-timing practices.

For complete information concerning redemption or frequent trading policies please refer to the fund's prospectus.

Links to the prospectus for each fund can be found under **Resource Links** on the [Fund Performance Dashboard](#).

### Where can I review recent or pending activity to my account?

Once logged in, your most recent account activity is summarized on the **Account Summary** page:



For a summary of all transactions between a given date range, use the **Transaction History** page in the **Activity** menu. To review and/or cancel activity you have requested but which has not yet been processed, use the **Pending Activity** page in the **Activity** menu.

### Where can I find statements for my HSA Investment account?

Once logged in, select **Quarterly Statements** in the **Activity** Menu. You can also create a custom period statement at any time by choosing **Statements On Demand** in the **Activity** menu.

### What are future investment elections, how do I set them, and why are they important?

Future investment elections determine how money moved to your HSA Investment account from your HSA Checking is split between the mutual fund options available to you. Once you set your investment elections, new money transferred to your HSA Investment account will be automatically invested based upon the funds and percentages you have pre-selected.

If you do not have future investment elections set prior to money being moved to your HSA Investment account, that money will be placed in the money market fund and will remain there until you realign your account or transfer that money to another fund or funds. Prior to setting your investment elections you may wish to consult with a financial professional for help creating an asset allocation that works for you.

To set your future investment elections, first log into your account. Once logged in, select **Set Future Investment Elections** under the **Invest** Menu.

Future investment elections only affect the way new money moved to your HSA Investment account is allocated. To change the allocation of your existing balance, select **Realign Investment Percentages** or **Transfer Between Investments** under the **Invest -> Manage Portfolio** menu.

### **What is realignment, how do I request it, and why does it matter?**

Realignment adjusts the way money held in your HSA Investment account is allocated between funds, based on the percentages you select. When you realign your HSA Investment account, you are requesting trades that move money from your current mutual fund holdings into new funds you choose, at the percentages you choose. Prior to realigning your account, you may wish to consult with a financial professional for help creating an asset allocation that works for you.

To realign your account, first log in to your account. Once logged in, select **Realign Investment Percentages** under the **Invest -> Manage Portfolio** menu.

To change the way new money moved to your HSA Investment account is allocated, select **Set Future Investment Elections** under the **Invest** menu. To move money directly between individual investments, choose **Transfer Between Investments** under the **Invest -> Manage Portfolio** menu.

### **How do I transfer money between investments in my account?**

If you would like to move money directly between funds in your HSA Investment account:

1. Log in to your HSA Investment account at [theHSAauthority.com](https://theHSAauthority.com). To log in, select **Login** in the upper right corner of the page, then **Investments** and **HSA Investment Account Access**.
2. Once logged in, select **Transfer Between Investments** under the **Invest -> Manage Portfolio** menu.
3. On the **Select Transfer Type** page, choose whether to **Transfer Using Dollars** or **Transfer Using Percentages**.

**If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the Transfer Using Percentages option.**

4. On the **Select Transfer Source(s)** page, pick which fund, or funds, to move dollars from (i.e., \$150 from Fund A, \$200 from Fund B, etc.) or which fund, or funds, to move percentages from (i.e., 100% of your dollars in Fund A, 50% from Fund B, etc.) and choose **Continue**.
5. On the **Select Transfer Destination(s)** page, pick which fund, or funds, to move dollars to (i.e., \$150 to Fund C, \$200 to Fund D, etc.) or which fund, or funds, to move percentages from (i.e., 100% of your dollars to Fund C, 50% to Fund B, etc.) and choose **Continue**.
6. On the Review Your Transfer Page, review your request and select **Complete Transfer** to complete your request.

### **How do I move money from my HSA Investment account back to my HSA Checking?**

If you would like to move money from your HSA Investment account back to your HSA Checking:

1. Log in to your HSA Investment account at [theHSAauthority.com](https://theHSAauthority.com). To log in, select **Login** in the upper right corner of the page, then **Investments** and **HSA Investment Account Access**.
2. Once logged in, click on **Move Money** under the **Invest** menu.
3. Enter the dollar amount you would like to transfer from your HSA Investment account back to your HSA Checking.
4. Use the **Submit Request** button to complete your request.
5. Your HSA investments will be liquidated on a pro-rata basis based upon your balance by fund to generate the cash to complete the request.

**Requests resulting in the liquidation of 90% or more of a mutual fund will be processed based upon the number of units calculated using the previous market day's net asset value.**

**How do I close my HSA Investment account?**

If you would like to close your HSA Investment account, please contact The HSA Authority.

**Who is Devenir and what is their role?**

Devenir Investment Advisors, LLC, is an SEC registered investment advisor that was chosen by Old National Bank to research and select The HSA Authority Investment account mutual fund investment options. Devenir's investment selection methodology screens the plan's mutual fund options on several criteria, which includes, but is not limited to, total fund performance, category ranking by Morningstar® and track record. Devenir will periodically review and may recommend changes in the group of mutual funds available. If a particular fund no longer meets Devenir's investment selection criteria, it will be discontinued as an investment option. You will not be given a separate notice of these changes; however, changes to the fund line-up will be reflected on the investment website and on the quarterly HSA Investment Options listing.

<b>Not FDIC Insured</b>	<b>No Bank Guarantee</b>	<b>May Lose Value</b>	<b>Not a Deposit</b>	<b>Not Insured by any Federal Government Agency</b>
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